

Chairman Maroney, Chairwoman Borer, distinguished members of the Veteran's Affairs Committee, for the record, my name is Christopher Angeloni of South Windsor, and I am offering this testimony in support of HB 7244, which contains the consolidation of HB 7059.

Thank you for holding this public hearing and the opportunity to submit testimony here today.

I stand before you as a disabled veteran, having proudly served in Iraq as well as other locations worldwide. I have been a Connecticut resident my entire life and take great pride in this. During my time in service, I have advocated and worked with the veteran community for years. In that, I have had the privilege to interact with heroes from World War II all the way through the Operations Iraqi Freedom/Enduring Freedom to the current operations still ongoing today in Syria. This has offered a great opportunity to listen to their stories, listen to their experiences, and listen to their hardships. With those hardships, many are imposed simply by living in this state.

While Connecticut has many great benefits, it is not a community that can reasonably support the economic impact being a disabled veteran carries. Not a single disabled veteran chooses this path. Oftentimes, a disabled veteran is not able to maintain and sustain gainful employment long-term due to their disabilities and relies of federal benefits simply to survive. With that being said, there is no cost of living adjustment per state for these benefits. Many disabled veterans, must live in the high-cost of living state with an income calculated on a national median, which as of 2017 was \$60,336, which is far below the state median of \$94,449. Consider this, a 100% disabled veteran makes \$3,057.13 a month, which comes to \$36,685 a year. That is roughly 1/3rd of the state median income. Imagine trying to provide for your family, feed your family, house your family, on 1/3 of the state median income.

More to consider, of the entire population of Connecticut, only 5% are veterans. Of that 5%, only 15% receive disability benefits. That comes out to .76% of the entire state of Connecticut receive disability benefits. Currently, there are only 3,418 100% disabled veterans in the state. Overall, the impact the municipalities would feel is minimal.

While I support this bill, there are many flaws. First, the language within the bill contains specifically the word, "shall" before exemptions, instead of "may", implying all municipalities are not bound under the requirement. Doing this, you cause veteran migration across municipal lines, pressing veterans to reside in towns with more favorable tax policy, thus creating disruptions in local tax revenues.

Next, this bill uses set values for property tax exemptions, which does not take into account the municipal cost of living, inflation, or rising housing costs. Connecticut has one of the highest costs of living in the nation, with these low exemptions; the amount of money saved is low. For example, the median cost of a house in the state is \$240,000, with an average mill rate of \$40. This results in a property tax bill of \$9600 per year. With the current exemption, at the 100% rate, this would result in a reduction of about \$300 from the tax bill. Taking \$9300 from the \$36,000 results in 1/4 of all salary going directly to property tax every year. Comparatively, if you consider the median income rate, that would be over \$20,000 a year to property tax.

Furthermore, the bill as presented, does not allow Connecticut to be competitive in attracting veterans, let alone disabled veterans. With the largest active naval base on the east coast in Groton, the Coast Guard Academy, who trains and employs some of the finest individuals to protect our nation, as well as Westover Air Reserve Base right over the Massachusetts border, the bounds of attraction to both the north and south are great. By altering this bill, and implementing aspects of HB 7059, we can not only attract, but also gain lifelong citizenship. We can retain retirees. We can keep our tax base and attract more. This has been proven in states that implemented the above outlined tier-based exemption.

But there is a fix based off surrounding bills and laws from states with steady growing economies and populations, as outlined in HB 7059. The original proposal of HB 7059 is to replace the set amounts with the following percentages:

- . A) Any veteran as defined in CT Law 27-103 of the general statutes without a VA disability rating or a rating of 0% through 29% shall receive a 5% tax exemption off the appraised value of his/her primary home OR up to two combined private motor vehicles registered in the State of CT. ☐
- . B) Any veteran as defined in CT Law 27-103 of the general statutes with a VA disability rating of 30% through 79% shall receive a 10% tax exemption off the appraised value of his/her primary home OR up to two combined private motor vehicles registered in the State of CT. ☐
- . C) Any veteran as defined in CT Law 27-103 of the general statutes with a VA disability rating of 80% through 100% shall receive a 20% tax exemption off the appraised value of his/her primary home OR up to two combined private motor vehicles registered in the State of CT. ☐
- . D) Any veteran as defined in CT Law 27-103 of the general statutes with a VA disability rating of 100% that IS permanent and total and/or IS receiving IU with a lesser disability rating shall receive a 100% full tax exemption off the appraised value of his/her primary home AND two private motor vehicles registered in the State of CT.

Disabled veterans have sacrificed family, friends, time, money, and self for your freedoms, rights, and ability to sit in this room and govern. By offering this small benefit, you are saying we not only stand by you, but we support you. But it also drives more veterans into the state, thus creating a benefit for both towns and Connecticut as a whole. I come to you, asking you to yes, look at the statistics that are clear, look at the forecasting of growth, but also look at the physical and mental sacrifices our disabled veterans made to be left living on a shoe string budget.

With that being said, while I support this bill, please reconsider modeling it to align more with the tiered system noted in HB 7059. 20 other states offer 100% disabled veterans a full-exemptions. Those states are growing and building. They are retaining and gaining talent. They are pulling out of fiscal straits. Coincidence? Lets add Connecticut to that number, and try something new and offer our struggling disabled veterans some honor and appreciation.

FY2017 VA Disability Compensation and Pension Recipients by County of Residence

Source: Department of Veterans Affairs, Office of Data Governance and Analytics, United States Veterans Eligibility (USVETS) 2017

Prepared by National Center for Veterans Analysis & Statistics

** denotes less than 10 recipients. Some categories may not sum to the total due to missing information (e.g., etc.)

FIPS Code	State	County	Total: Compensation	0% to 20% Rating	30% to 40% Rating	50% to 60% Rating
09001	Connecticut	Fairfield	3,864	1,381	691	56
09003	Connecticut	Hartford	6,824	2,511	1,157	97
09005	Connecticut	Litchfield	1,690	624	305	22
09007	Connecticut	Middlesex	1,496	517	287	21
09009	Connecticut	New Haven	6,621	2,304	1,102	90
09011	Connecticut	New London	3,862	1,175	757	66
09013	Connecticut	Tolland	1,374	501	267	18
09015	Connecticut	Windham	1,668	551	260	21
TOTAL			27,399	9,564	4,826	4,000

State	Minimum Disability Requirement
Alabama	A disabled veteran in Alabama may receive a full property tax exemption on his/her primary residence if the veteran is 100 percent disabled as a result of service and has a net annual income of \$12,000 or less. Exemptions differ between the state and counties, click here for detailed information .
Alaska	A disabled veteran in Alaska may receive a property tax exemption of up to the first \$150,000 of the assessed value of his/her primary residence if the veteran is 50 percent or more disabled as a result of service. The exemption transfers to a surviving spouse if the veteran is deceased from a service connected cause.
Arizona	A disabled veteran in Arizona may receive a property tax exemption of \$3,000 on his/her primary residence if the total assessed value does not exceed \$10,000.
Arkansas	A disabled veteran in Arkansas may receive a full property tax exemption on his/her primary

	residence if the veteran is blind in one or both eyes, lost the use of one or more limbs or is 100 percent permanently and totally disabled as a result of service.
<u>California</u>	There are two categories for full property tax exemptions in California. Eligible veterans or their surviving spouse may receive a basic exemption if the assessed value does not exceed \$100,000; or a low income exemption if the assessed value does not exceed \$150,000 when the household income does not exceed \$40,000. Both categories are for full property tax exemptions. Click here for specifications on disability ratings that qualify for California's property tax exemption.
<u>Colorado</u>	A veteran with a 100 percent disability rating in Colorado may receive a property tax exemption of 50 percent of the first \$200,000 of the actual value of his/her primary residence. A property tax deferral exists for eligible veterans over the age of 65 and for active duty personnel.
<u>Connecticut</u>	All eligible veterans in Connecticut may receive a property tax exemption of \$1,500 from the total assessed value of his/her property if the veteran served at least 90 days of active duty during wartime and are honorably discharged. Veterans below a certain income level and/or disabled veterans are eligible for additional exemptions. Contact your municipality's Tax Assessor for specific details.
<u>Delaware</u>	There are currently no state-mandated property tax exemptions for disabled veterans in Delaware.
<u>Florida</u>	A disabled veteran in Florida may receive a property tax exemption of \$5,000 on any property he/she owns if 10 percent or more disabled from a result of service. If the veteran is 100 percent disabled as a result from service then he/she may receive a full property tax exemption. Other homestead exemptions exist for veterans over the age of 65 and surviving spouses, learn more here .
<u>Georgia</u>	A disabled veteran in Georgia may receive a property tax exemption of \$60,000 or more on his/her primary residence if the veteran is 100 percent disabled, depending on a fluctuating index rate set by the U.S. Secretary of Veterans Affairs. The current amount is \$63,780; property in excess of this exemption remains taxable.
<u>Hawaii</u>	A disabled veteran in Hawaii may receive a full property tax exemption on his/her primary residence if the veteran is 100 percent disabled as a result of service.
<u>Idaho</u>	A disabled veteran in Idaho may receive a property tax exemption up to \$1,320 on his/her primary residence if the veteran is 10 percent or more disabled as a result of service and a reported total income of \$30,050 or less for 2017.
<u>Illinois</u>	A qualified disabled veteran in Illinois with a disability of at least 30-50 percent will receive a \$2,500 reduction in EAV; those with 50-70 percent can receive a \$5,000 exemption; and those with 70 percent or more pay no property tax. Qualifying returning veterans can also receive a \$5,000 reduction to their homes' equalized assessed value. Contact local County Assessor's Office for details.
<u>Indiana</u>	A disabled veteran in Indiana may receive a property tax exemption of up to \$24,960 if the veteran served honorably during any period of wartime and is 100 percent disabled as a result from service, or is at least 62 years of age with at least a 10 percent service-connected disability.
<u>Iowa</u>	A veteran in Iowa may receive a property tax exemption of \$1,852 on his/her primary residence if the veteran served on active duty during a period of war or for a minimum of 18 months during peacetime. A disabled veteran in Iowa may receive a full property tax exemption if the veteran is 100 percent disabled as a result from service.

<u>Kansas</u>	A disabled veteran or qualifying family member in Kansas may receive a property tax exemption on his/her primary residence if the veteran is 50 percent or more disabled as a result of service. The exemption amount is determined based on income.
<u>Kentucky</u>	Homeowners 65 and older or totally disabled as determined by a government agency in Kentucky may receive a property tax exemption of up to \$37,600 on his/her primary residence.
<u>Louisiana</u>	A disabled veteran in Louisiana may receive a property tax exemption of up to the first \$150,000 of the assessed value of his/her primary residence if the veteran is 100 percent disabled as a result of service.
<u>Maine</u>	Veterans with or without service-connect disabilities and their surviving spouses in Maine may receive a property tax exemption of up to \$6,000 on their primary residence if the veteran is 62 years or older or is 100 percent disabled. More exemptions exist for veterans that are paraplegic and for spouses with certain circumstances. Read more.
<u>Maryland</u>	A disabled veteran in Maryland may receive a full property tax exemption on his/her primary residence if the veteran is 100 percent disabled as a result of service.
<u>Massachusetts</u>	A disabled veteran in Massachusetts may receive a property tax exemption on his/her primary residence if all qualifications are met. To qualify, one must be at least be 10 percent disabled, must have lived in Massachusetts for six months prior to enlisting and have lived in the state for five consecutive years. An exemption of \$400 may be received if the veteran is 10 percent or more disabled, a Purple Heart Recipient or Gold Star parent. A \$750 exemption may be received if the veteran lost the use of one hand, one foot or one eye; \$1,250 if the veteran lost the use of both hands, both feet or a combination of the two, or if the veteran is blind in both eyes as a result of service. A veteran may receive a \$1,500 exemption if 100 percent disabled as a result of service. The MA Department of Revenue prepared a full overview of local exemptions.
<u>Michigan</u>	A disabled veteran in Michigan may receive a full property tax exemption on his/her primary residence if the veteran is 100 percent disabled as a result of service. The state also offers a homestead tax credit and property tax relief for active military personnel.
<u>Minnesota</u>	A disabled veteran in Minnesota may receive a property tax exemption of up to \$300,000 on his/her primary residence if the veteran is 100 percent disabled as result of service. Veterans with a disability rating of 70 percent or more may receive an exemption of up to \$150,000. Surviving spouses of military personnel are eligible to receive a \$300,000 exclusion.
<u>Mississippi</u>	A disabled veteran in Mississippi may receive a full property tax exemption on his/her primary residence if the assessed value is \$7,500 or less and the veteran is 100 percent disabled as a result of service.
<u>Missouri</u>	A disabled veteran in Missouri may receive a full property tax exemption on his/her primary residence if the veteran is a former Prisoner of War and is 100 percent disabled as a result of service.
<u>Montana</u>	A disabled veteran and certain spouses in Montana may receive a property tax exemption on his/her primary residence if the veteran is 100 percent disabled as a result of service. The exemption amount varies based on income and marital status, as determined by the Montana Department of Revenue.
<u>Nebraska</u>	A disabled veteran in Nebraska may receive a property tax exemption on his/her primary residence if the veteran is 100 percent disabled as a result of wartime service.
<u>Nevada</u>	A disabled veteran in Nevada may receive a property tax exemption of up to \$20,000 of the

	assessed value of his/her primary residence if the veteran is 60 percent or more disabled as a result of service.
<u>New Hampshire</u>	A disabled veteran in New Hampshire may receive a full property tax exemption on his/her primary residence if the veteran is 100% disabled, blind, paraplegic or a double amputee as a result of service and owns a specially adapted home acquired with assistance from the VA. A disabled veteran that is 100% disabled may receive a tax credit of \$700.
<u>New Jersey</u>	A disabled veteran in New Jersey may receive a full property tax exemption on his/her primary residence if the veteran is 100 percent disabled as a result of wartime service.
<u>New Mexico</u>	A veteran or their non-remarried surviving spouse who served a minimum of 90 days consecutive active duty (other than for training), was honorably discharged may qualify for a \$4,000 reduction in the taxable value of their property.
<u>New York</u>	A disabled veteran in New York may receive one of three different property tax exemptions on his/her primary residence. The exemption amount varies based on type of service, disability as determined by the New York State Division of Veterans Affairs and the value of the exemption as determined by the county or municipality.
<u>North Carolina</u>	A disabled veteran in North Carolina may receive a property tax exemption of up to the first \$45,000 of the appraised value of his/her primary residence if the veteran is 100 percent disabled as a result of service.
<u>North Dakota</u>	A paraplegic disabled veteran in North Dakota may receive a property tax exemption for the first \$120,000 on his/her primary residence or if the veteran has been awarded specially adapted housing. A disabled veteran with a rating of 50 percent or greater may receive an exemption against the first \$6,750 of the taxable valuation.
<u>Ohio</u>	A disabled veteran in Ohio may receive a property tax exemption up to \$50,000 of the market value on his/her primary residence if the veteran is 100 percent disabled as a result of service.
<u>Oklahoma</u>	A disabled veteran in Oklahoma may receive a full property tax exemption on his/her primary residence if the veteran is 100 percent disabled as a result of service. The Oklahoma 100 percent Veteran Disability Tax Exemption applies to sales tax, excise tax and ad valorem tax.
<u>Oregon</u>	A disabled veteran or surviving spouse in Oregon may receive a property tax exemption on his/her primary residence if the veteran is 40 percent or more disabled as a result of service. The exemption amount varies annually according to income and increases by 3 percent each year. The 2016 exemption amounts are \$21,386 or \$25,665.
<u>Pennsylvania</u>	A disabled veteran in Pennsylvania may receive a full property tax exemption on his/her primary residence if the veteran is 100 percent disabled as a result of wartime service. To be eligible a veteran must prove financial need, which according to the state is income less than \$88,607. Veterans whose income exceeds that value may still be eligible.
<u>Rhode Island</u>	A disabled veteran in Rhode Island may receive a property tax exemption on his/her primary residence. The exemption amount varies based on county, the value of the property and the exemption category that the veteran qualifies for. There are seven categories: Veterans' regular exemption, Unmarried Widow of Qualified Veteran, Totally Disabled Veteran, Partially Disabled Veteran, Gold Star Parents' exemption, Prisoner of War exemption and Specially Adapted Housing exemption. Check what your potential exemption may be by county here .
<u>South Carolina</u>	A disabled veteran or their surviving spouse in South Carolina may receive a full property tax exemption if the veteran is 100 percent disabled as a result of service. The disability rating from the Department of Veterans Affairs must include one of the following conditions:

	paraplegia, hemiplegia or quadriplegia, Parkinsons, Multiple Sclerosis (MS), or Amyotrophic Lateral Sclerosis (ALS). A Homestead exemption is available for all persons over 65 and/or totally and permanently disabled.
<u>South Dakota</u>	A disabled veteran in South Dakota may receive a property tax exemption of up to \$100,000 on his/her primary residence if the veteran is 100 percent disabled as a result of service. Paraplegic veterans may receive a full property tax exemption.
<u>Tennessee</u>	A disabled veteran in Tennessee may receive a property tax exemption on the first \$100,000 of his/her primary residence if the veteran is 100 percent disabled and has lost the use of two or more limbs or is blind in both eyes as a result of service. The exemption amount varies by county.
<u>Texas</u>	<p>In Texas, a veteran with a disability rating of:</p> <p>70- 100 percent may receive a \$12,000 property tax exemption. Veterans with a full 100% disability rating are fully exempt from property taxes.</p> <p>50- 69 percent may receive a \$10,000 property tax exemption.</p> <p>30- 49 percent may receive a \$7,500 property tax exemption.</p> <p>10- 29 percent may receive a \$5,000 property tax exemption.</p>
<u>Utah</u>	A disabled veteran in Utah may receive a property tax exemption on his/her primary residence if the veteran is 10 percent or more disabled as a result of service. The maximum taxable value of a property is \$260,370. Active duty armed forces personnel may receive a full property tax exemption if he/she is deployed out-of-state for military duty.
<u>Vermont</u>	A disabled veteran in Vermont may receive a property tax exemption of at least \$10,000 on his/her primary residence if the veteran is 50 percent or more disabled as a result of service. The exemption amount varies as each town votes on the amount. The maximum exemption amount allowed by the state is \$40,000.
<u>Virginia</u>	A disabled veteran in Virginia may receive a full property tax exemption on his/her primary residence if the veteran is 100 percent disabled as a result of service.
<u>Washington</u>	A disabled veteran in Washington may receive a property tax exemption on his/her primary residence if the veteran is 100 percent disabled as a result of service. The exemption amount is based on income, as determined by the Washington State Department of Veterans Affairs. Veterans with less than a 100 percent disability rating may receive a partial exemption.
<u>West Virginia</u>	A 100 percent disabled veteran or any veteran over the age of 65 in West Virginia is exempt from paying taxes on the first \$20,000 of assessed value on a self-occupied property if the veteran was a resident of the state at the time they enter military service.
<u>Wisconsin</u>	A disabled veteran or their surviving spouse in Wisconsin may receive a property tax credit on their state income tax return for his/her primary residence if the veteran is 100 percent disabled as a result of service or has a 100 percent SCD rating. The veteran must have lived in Wisconsin when they entered into service or for a 5 year period after entering. The exemption amount varies.
<u>Wyoming</u>	A veteran in Wyoming may receive a property tax exemption of \$3,000 of the assessed value of his/her primary residence if the veteran has lived in the state for 3 or more years and served during a period of war. Disabled veterans are eligible for the same exemption. If the exemption

	is not use, it can be applied toward their vehicle's license fee.
<u>District of Columbia</u>	A veteran must be over the age of 65 or disabled in order to qualify for a property tax exemption in the District of Columbia. The exemption reduces the veteran's property tax by 50 percent. To qualify the veteran must own at least 50 percent of the property and annual income cannot exceed \$130,550.